

INDIAN RURAL WOMEN ENTREPRENEURS: OBSTACLES TO SUCCESS AND EMPOWERMENT TECHNIQUES

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ABSTRACT

Within the Indian entrepreneurial landscape, Indian rural women entrepreneurs represent a significant but largely unexplored sector. Women encounter many obstacles when starting and expanding their businesses in rural India, where traditional gender roles are strongly ingrained. These difficulties range from a lack of financial resources, poor education, and a lack of business acumen to deeply embedded cultural norms that frequently prohibit them from engaging in economic activity. Despite these challenges, rural women entrepreneurs are making major contributions to the socioeconomic advancement of the nation by assuming leadership positions in their communities and industries.

The purpose of this paper is to examine the various obstacles that rural women entrepreneurs in India must overcome and to look into the strategies that can help them do so. The study looks at the support and resource-giving functions of various government programs, non-governmental organizations (NGOs), and self-help groups (SHGs). Furthermore, the significance of skill development programs, community-based incubators, and microfinance is highlighted as essential elements of empowerment. This paper emphasizes the potential of rural women to drive local and national growth by highlighting successful case studies of women entrepreneurs who have thrived through innovation and resilience. This study ultimately promotes a future in which rural women entrepreneurs play a leading role in reshaping India's socio-economic fabric in addition to being economic contributors. India can unleash the enormous potential of its rural women entrepreneurs by creating an environment that supports their growth, which will result in more inclusive and sustainable development.

Keywords: Women's Entrepreneurship, Obstacles, Achievement and Empowerment Techniques, Rural India

INTRODUCTION

A woman or group of women who organize, launch, and manage a business venture is known as a women entrepreneur. Women entrepreneurs are defined by the Indian government as those who own and manage a business in which a woman owns and controls at least 51% of the capital and at least 51% of the jobs created by the business are held by women¹. With over 25% of all businesses worldwide being run by women, women entrepreneurs have a significant economic impact. In India, however, women own less than 5% of businesses in the formal sector, indicating a limited level of their participation. The lack of research on this group underscores a knowledge vacuum regarding female entrepreneurship, which is essential to increasing the proportion of people who start their own businesses. Women own about one-third of all businesses globally, demonstrating the critical role they play in the socioeconomic development of countries despite the increased challenges they face in the age of globalization.

This worldwide trend is reflected in the situation in India. Women entrepreneurs have made a substantial economic contribution to combat unemployment by boosting India's export trade, encouraging balanced regional development, leveraging idle public savings for capital formation, and efficiently employing both capital and skill.

LITERATURE REVIEW

In order to conduct this study this research paper has undergone extensive literature review which is outline below.

Kumbhar (2013) identifies the main obstacles that rural Indian women entrepreneurs must overcome. These include a lack of defined life goals, an unbalanced focus between one's family and career, a lack of direct property ownership, a lack of financial independence, a lack of self-awareness, limited access to risk-taking opportunities, and a lack of confidence.

According to Singh (2014), a number of factors influence women's decisions to become entrepreneurs as well as the factors that push them to do so. He emphasized the unique traits of women-owned companies in India as well as the challenges they encounter. Women entrepreneurs face several obstacles to their growth, such as limited exposure to successful businesspeople, societal resistance to their status as entrepreneurs, family obligations, discrimination based on gender, a lack of support systems, and banks' lower priority in approving loans for them. Singh suggested remedies include encouraging micro businesses, enhancing institutional structures, and providing high-potential entrepreneurs with assistance to foster their expansion and prosperity

Dr. Sunil Deshpande and Ms. Sunita Sethi⁴ discuss the various encouraging and discouraging factors affecting women entrepreneurs and offer solutions to the challenges they face in their research paper. They emphasise the significance of educating women from all socioeconomic backgrounds and increasing awareness among them in order to improve the status of women in entrepreneurship. This entails assisting women in realising their strengths, their important social role, and the substantial contributions they can make to their respective industries as well as to the economy as a whole.

According to V. Krishnamoorthy and R. Balasubramanian(April 2014) identified the main motivating factors that propel female entrepreneurs and their impact on growth and success. A number of important motivating factors were identified by the study, including independence, market opportunities, family support, ambition, knowledge and skills, government subsidies, and overall satisfaction.

According to research by Behara, S.R. and Niranjana, K. (2012), the decision of whether to prioritise family or career, low educational attainment, a lack of funding, and sociocultural barriers are the main obstacles faced by Indian women entrepreneurs.

Priyanka Sharma (2013) highlighted a number of tactics for encouraging female entrepreneurs, such as enhancing educational resources, providing ample training opportunities, offering vocational guidance, and establishing specific target audiences for female entrepreneurs. The study also noted a number of obstacles that women entrepreneurs must overcome, including societal norms that are dominated by men, a lack of funding, and responsibilities to their families.

Das (2000) studied women owners of small and medium-sized businesses (SMEs) in Kerala and Tamil Nadu, India. The study discovered that these women's early struggles are comparable to those of their counterparts in Western nations. Nonetheless, there is less work-

family conflict among Indian women, and their reasons for launching and growing a business are different.

OBJECTIVE

- To study the contribution of women enter to the economy
- To study the primary obstacle face by women entrepreneurs.
- To study the Empowerment technique for women entrepreneurs.
- To identify the key types of women enterprise in rural area

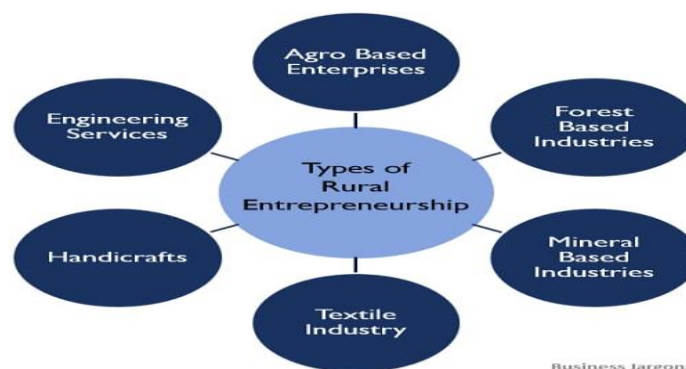
METHODOLOGY

The goal of the current study is to elucidate the obstacles that Indian rural women entrepreneurs face as well as the tactics that can be employed to empower them. The entire study is conceptual and descriptive, and it is based on a thorough analysis of previous research in the area. Every piece of information utilised in the paper came from secondary sources, such as newspapers, e-journals, government publications, and different internet sources.

Rural Entrepreneurship

Creating new businesses that bring cutting-edge goods and services to rural areas, open up new markets, or make use of cutting-edge technology is known as rural entrepreneurship. Due to the labour intensive nature of most rural industries, there is a great chance that these sectors will create jobs and help with the persistent unemployment problems in these areas. Additionally, rural entrepreneurship contributes significantly to income generation, which lessens the income gap between rural and urban populations. It encourages balanced regional development and protects the distinctive artistic, cultural, and creative expressions that are reflection of these places' history by boosting village economies.

Types of Rural Entrepreneurship



Source: Business Jargon

Processing and selling agricultural products directly to consumers, such as sugar, dairy, fruit juices, spices, and oils, is the main focus of agro-based businesses. By converting perishable goods into marketable products, these industries help to reduce waste and add value to raw farm produce. Products that come from forests, such as wood, coir, bamboo, honey, and beedis, are the focus of forest-based industries. These sectors frequently help rural communities by using forest resources sustainably to generate revenue. Materials like cement, crushed stone, and wall

coating powders are produced by mineral-based industries. Because they supply vital raw materials for construction and other industries, they are important to the development of infrastructure. Activities like weaving, dyeing, spinning, and bleaching fabrics are all included in the textile industry. It is one of the industries that creates the most jobs and makes a substantial contribution to exports in many nations. Decorative pieces, toys, and antiques are examples of artistic and traditional items made from materials such as wood, bamboo, jute, and soil. These items are referred to as handicrafts. In addition to protecting cultural legacy, these goods give artisans and small-scale producers a means of subsistence. Tractors, pumps, and fittings are just a few of the agricultural tools, machinery, and maintenance services offered by engineering services. These services increase farming productivity and efficiency by providing cutting-edge solutions to age-old problems.

Obstacles Women Entrepreneurship in rural India

A number of previous studies have shown that social denial, personality issues, and a lack of environmental support can all be barriers for female entrepreneurs. Of them, the most well-known are:

Low Level of Financial Independence

Women in many Indian families, especially those in rural areas and with lower educational attainment, have severe financial constraints that restrict their freedom¹⁰. Women in these homes frequently have to weigh social ethics and conventional expectations against family members when making business decisions. Because of their reliance on money, women are unable to start enterprises or participate in other economic endeavours, which obstructs their path to empowerment and independence.

Lack of Harmony between Career and Family Responsibilities

The majority of rural Indian women take their responsibilities to their families very seriously, but they do not give their careers the same priority (Matur et al., 2011)¹¹. In rural area women live their lives caring for their family members; they don't think about how to better themselves. Many women possess strong entrepreneurial skills, but they are not putting these skills to use by starting second or third businesses that would help them become more self-sufficient. There are moments when they don't even understand what it means to be independent.

Appetite for Low Risk

In rural India, women typically lead sheltered lives because they are socialized from birth to rely on their male family members (Mehta and Mehta, 2011). Even though they have the capacity and willingness to take risks, cultural and societal norms limit their freedom and keep them from taking any kind of risk. Their lack of agency impedes not only their own development but also their access to opportunities for employment that could lead to increased independence.

Inadequate Formal Training

According to Rao (2007) The primary causes of the low percentage of female entrepreneurship in our nation are poverty and illiteracy. It is evident that there are relatively few female students in professional schools. There are surprisingly few rural female students enrolled

in this kind of education, according to an analysis of the ratio of rural to urban women enrolled in professional education. Parents themselves aren't prepared to send their daughters to pursue professional education.

Other obstacles

Furthermore, patriarchal social norms frequently deter women from pursuing leadership positions, which limits their chances of advancing in their careers. Women are further isolated from market access and mentorship, which are crucial elements of successful entrepreneurship, due to a lack of networking opportunities. Lastly a lack of institutional support like business counseling or legal aid leaves many women ill-prepared to navigate bureaucratic obstacles and successfully grow their businesses.

Empowerment technique

In India, women empowerment techniques are classified into two main categories: government and non-governmental aids and programs, which are described as follows.

1) Government Aids and Programs

To support women in becoming more successful entrepreneurs, the Indian government have implemented a number of promotional schemes and initiatives¹⁴. A number of welfare initiatives for women were introduced during the First Five-Year Plan (1951–1956), such as the creation of Community Development Programs, Mahila Mandals, and the Central Social Welfare Board. The Second Five-Year Plan (1956-61) linked women's empowerment to agricultural development initiatives. Female education was prioritised as a crucial welfare measure in the Third and Fourth Plans (1961–1966 and 1969–74). The Fifth Five-Year Plan (1974–1979) gave priority to training women who required assistance and income. Using Panchayati Raj Institutions, the Eighth Five-Year Plan (1992–1997) sought to empower women at the local level. A Women's Component Plan was implemented in the Ninth Five-Year Plan (1997–2002), which set aside at least 30% of funds for sectors related to women. Ultimately, by putting the National Policy for Empowerment of Women (2001) into practice and guaranteeing the survival, protection, and development of women and children via a rights-based approach, the Tenth Five-Year Plan (2002-07) aimed to empower women

Additionally, the Indian government, through a number of ministries and departments, is running over 27 programs aimed at uplifting women's enterprise in rural areas with the integrated Rural Development Programme (IRDP).

A. Entrepreneurial Development and Support

Integrated Rural Development Programme (IRDP), Entrepreneurial Development Programme (EDPs), Trade Related Entrepreneurship Assistance and Development (TREAD), Micro & Small Enterprises Cluster Development Programmes (MSECDP), National Banks for Agriculture and Rural ,Development's Schemes see figure 1.

B. Support for Women Entrepreneurs

Women's Development Corporations (WDCs), Indira Mahila Yojana, Indira Mahila Kendra, Mahila Samiti Yojana, Mahila Vikas Nidhi, Rashtriya Mahila Kosh, SIDBI's Mahila Udyam Nidhi, SBI's Shree Shakti Scheme, NGO's Credit Schemes, Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP), Priyadarshini Project - A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains

c. Training and Skill Development

Training of Rural Youth for Self-Employment (TRYSEM), Management Development Programmes (MDPs), Micro Credit Scheme, NABARD- KFW-SEWA (Support to Training & Employment Programme) Bank Project

D. Marketing and Promotion Support

Khadi and Village Industries Commission (KVIC), Marketing of Non-Farm Products of Rural Women (MAHIMA), Exhibitions for Women, Promotional Package for Micro & Small Enterprises approved by CCEA (Cabinet Committee on Economic Affairs)

E. Financial Assistance

It includes Prime Minister's Rojgar Yojana (PMRY), Assistance to Rural Women in Non-Farm Development (ARWIND), Mahila Vikas Nidhi

Non Government Aids and Programs

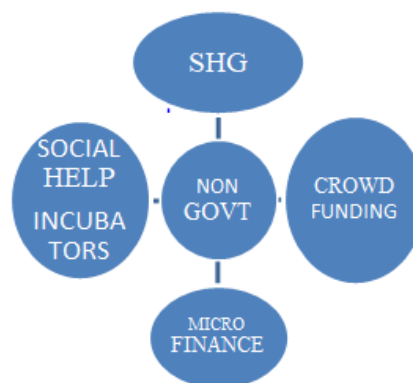


Figure 1
SHG

By offering crucial resources and networks, non-governmental support plays a crucial role in empowering women entrepreneurs in rural areas. Social help incubators provide networking opportunities and mentorship to assist in overcoming obstacles in the business world. Small loans catered to women's needs are offered by microfinance organisations, enabling investment in their projects without the usual banking restrictions. Through crowd funding platforms, business owners can present their ideas and raise money from the public. NGOs also set up Self-Help Groups (SHGs) and skill development programs, which encourage cooperation, financial literacy, and support systems that enable women to realize their aspirations as

entrepreneurs. When combined, these programs provide a strong environment that fosters the success of rural women business owners.

Case Based Evidence of Successful Indian Rural Women Entrepreneurs

According to an IBEF report, about 20.5% of Indian women own MSME's, making up over 18.73% of the labor force and 10.22% of turnover. Here are some case bases evident of rural women entrepreneurs.

Kanika Talukar, Founder Jay Vermi Compost

Choosing fortitude over surrender in the face of adversity, 27-year-old Kanika was a widower raising her 4-month-old daughter. She acquired the skills of vermin composting in her native Nalbari, Assam, and established Jay Vermi Compost with just Rs 500 and 1 kg of earthworms. With products sold on Amazon, Flipkart, and to farmers throughout the eastern region, her venture, which uses locally sourced materials like paddy residue and cow dung, now brings in Rs 3.5 lakh per month. A more inclusive society is promoted by empowering rural women like Kanika, who also helps India's economy. Inspiring future generations and revolutionising their communities, these brave women are being honoured by Huts and Looms.

Chetna Gala Sinmha, Founder Of Mann Deshi Mahila Sahakari Bank

Chetna Gala Sinha, a social activist, has dedicated her life to empowering women in India's poorest regions. In 1997, she founded Mann Deshi Mahila Sahakari Bank, which has provided over \$50 million to support female entrepreneurs. She also established the Mann Deshi Foundation, offering community radio, a school for women entrepreneurs, and support for expanding their ventures.

Shri Mahila Griha Udyog - Lijjat Papad

This women's group was established in 1959 by Jaswantiben Jamnadas Popat, Parvatiben Ramdas Thodani, and other individuals. Since then, it has grown to become a dominant force in the Indian market, holding a 50% market share in the papad industry and outgrowing its nearest rival by a factor of ten. In 2019, they reported an annual turnover of Rs 1,600 crores and employed over 45,000 women across the country, exemplifying the power of dedication and hard work in entrepreneurship.

Bina Devi - The Mushroom Lady From Bihar

Known as "The Mushroom Lady" or "Mushroom Mahila," Bina Devi, 46, is a native of Munger, Bihar. She learnt to grow mushrooms and, because of space restrictions, grew her first batch under her bed after being initially burdened by typical rural responsibilities. Once she mastered the method, Bina encouraged the 105 surrounding villages' women to take up mushroom farming, thereby empowering about 1,500 women. On March 9, 2020, President Ram Nath Kovind awarded her the Nari Shakti Samman in recognition of her noteworthy contributions to agriculture.

CONCLUSION

The socioeconomic advancement of rural areas depends heavily on Indian rural women entrepreneurs, but they still face many challenges that restrict their potential. Still major obstacles to their success are gender biases, financial constraints, and a lack of formal education. Notwithstanding, there are increasing prospects for empowerment due to the backing of government programs, nongovernmental organisations, and local endeavours. The environment for rural women entrepreneurs can be changed by promoting entrepreneurship via skill development, simplified credit availability, and the creation of a supportive ecosystem. Through comprehensive and targeted interventions aimed at addressing these challenges, India can unleash the potential of its rural women, promoting both personal development and wider economic progress.

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